

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method for evaluating electronic value transfers, the method comprising:
 - receiving a plurality of money transfer requests at a host computer system, wherein the money transfer requests include a first sender identification associated with a first money transfer request and at least a second sender identification associated with a second money transfer request;
 - electronically storing records of the money transfer requests in memory at the host computer system;
 - performing an analysis of the records at the host computer system wherein the analysis indicates the first sender identification and the second sender identification are related;
 - creating a reference designator at the host computer system, wherein the reference designator is associated with the first sender identification and the second sender identification, and wherein the reference designator is stored apart from the records of the money transfer requests; and
 - searching the records of the money transfer requests according to a specified criteria to determine if any of the money transfer requests associated with the reference designator are suspicious money transfer requests;
 - flagging any suspicious money transfer requests at the host computer system;
 - wherein the first sender identification is selected from a group consisting of a sender name, a sender number, an agent number, a sending data, a sending location, a sender phone number, a sending time, a sending message, and a sending amount; and
 - wherein the suspicious money transfer requests are selected from a group consisting of;

- (a) a transfer from a first sender to a second sender followed within a specified period by a transfer from the second sender to the first sender;
- (b) a group of transfers from a sender to a group of receivers, wherein the aggregate amount of the group of transfers exceeds a specified level;
- (c) one or more transfers from a sender to a receiver, wherein the aggregate amount of the one or more transfers exceeds a specified level;
- (d) a group of transfers from a group of senders to a receiver, wherein the aggregate amount of the group of transfers exceeds a specified level;
- (e) two transfers from a first sender to a second sender that are followed within a specified period by corresponding transfers from the second sender to a receiver;
- (f) two or more transfers from a sender to a receiver, wherein the two or more transfers are initiated from two or more distinct locations within a region; and
- (g) two or more transfers from a sender to a receiver, wherein the two or more transfers are received at two or more distinct locations within a region.

2. (Original) The method of claim 1, wherein the analysis comprises:
a hierarchical comparison of the first sender identification with the second sender identification.

3. (Original) The method of claim 2, wherein the hierarchical comparison comprises the sequential process:

- (1) comparing a phone number in the first sender identification with a phone number in the second sender identification;
- (2) comparing an exact name in the first sender identification with an exact name in the second sender identification; and
- (3) comparing a phonetic name in the first sender identification with a phonetic name in the second sender identification.

4. (Previously Presented) The method of claim 2, wherein the analysis further comprises:

an iterative learning of a reliable factor for identifying suspicious money transfer requests; and

updating the hierarchical comparison to incorporate the reliable factor.

5. (Canceled)

6. (Previously Presented) The method of claim 1, wherein the flagging any suspicious money transfer requests comprises identifying the reference designator as a known suspicious user, the method further comprising:

searching the records to determine if any of the money transfer requests are either initiated or received by the known suspicious user.

7. (Previously Presented) The method of claim 6, wherein the searching is done in real-time and wherein the known suspicious user is identified in real-time.

8. (Previously Presented) The method of claim 1, wherein the flagging any suspicious money transfer requests comprises identifying the reference designator as a known suspicious user, the method further comprising:

determining that transfers of a known suspicious user are legitimate, and identifying the known suspicious user as a known legitimate user, wherein monitoring of money transfers associated with the known legitimate user are reduced.

9. (Previously Presented) The method of claim 1, the method further comprising:

parsing the money transfer requests, wherein the records of the money transfer requests are stripped of data that is not necessary to detecting suspicious money transfers.

10. (Original) The method of claim 1, wherein a first receiver identification is associated with the first money transfer request and a second receiver identification is associated with the second money transfer request, and wherein the analysis utilizes:

at least one of the first and second sender identifications; and

at least one of the first and second receiver identifications.

11. (Original) The method of claim 10, wherein the first receiver identification is selected from a group consisting of a receiver name, a receiver number, an agent number, a receiver data, a receiving location, a receiver phone number, a receiving time, a receiver language, a receiver message, and a receiving amount.

12. (Original) The method of claim 10, wherein the reference designator is further associated with one or both of the first receiver identification and the second receiver identification.

13. (Original) The method of claim 1, wherein the reference designator is maintained on a first database and the records are maintained on a second database, whereby a performance impact of the method upon a money transfer system under evaluation is reduced.

14. (Original) The method of claim 13, wherein the searching the records is done in a batch mode at an off-peak time for the money transfer system.

15. (Canceled)

16. (Currently amended) A method for evaluating electronic value transfers, the method comprising:

accessing a money transfer record at fraud processing computer, wherein the money transfer record includes a sender identification and a receiver identification;

assigning a master location identifier to the money transfer record at the fraud processing computer, wherein the master location identifier is determined by one or both of the sender identification and the receiver identification;

comparing the money transfer record to a reference designator using a specified criteria at the fraud processing computer, wherein one or more fields of the reference designator or the money transfer record indicate a relationship between the reference designator and the money transfer record; and

associating the money transfer record with the reference designator at the fraud processing computer.

17. (Currently amended) A method for iteratively compiling suspicious money transfer activities from money transfer records, the method comprising:

accessing a first money transfer record at a fraud processing computer;

providing a first reference designator at the fraud processing computer, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from a second money transfer record;

comparing the first money transfer record to the first reference designator using a specified criteria at the fraud processing computer, wherein the comparison indicates the first money transfer record is not related to the first reference designator; and

creating a second reference designator at the fraud processing computer, wherein the second reference designator is associated with one or more of a sender identification and a receiver identification from the first money transfer record; and

maintaining the first and second reference designators in a reference designator list apart from the first and second money transfer records, wherein a performance impact of the method upon a money transfer system under evaluation is reduced,

analyzing the reference designator list for suspicious money transfer activities at the fraud processing computer;

wherein the suspicious money transfer activities are selected from a group consisting of;

(a) a transfer from a first sender to a second sender followed within a specified period by a transfer from the second sender to the first sender;

- (b) a group of transfers from a sender to a group of receivers, wherein the aggregate amount of the group of transfers exceeds a specified level;
- (c) one or more transfers from a sender to a receiver, wherein the aggregate amount of the one or more transfers exceeds a specified level;
- (d) a group of transfers from a group of senders to a receiver, wherein the aggregate amount of the group of transfers exceeds a specified level;
- (e) two transfers from a first sender to a second sender that are followed within a specified period by corresponding transfers from the second sender to a receiver;
- (f) two or more transfers from a sender to a receiver, wherein the two or more transfers are initiated from two or more distinct locations within a region; and
- (g) two or more transfers from a sender to a receiver, wherein the two or more transfers are received at two or more distinct locations within a region.

18. (Original) The method of claim 17, the method further comprising:
accessing a third money transfer record;
comparing the third money transfer record to the first reference designator using the specified criteria, wherein one or more fields of the first reference designator or the third money transfer record indicate a relationship between the first reference designator and the third money transfer record; and
associating the third money transfer record with the first reference designator.

19. (Original) The method of claim 17, the method further comprising:
attaching a time stamp to the second reference designator, wherein the second reference designator expires at a future time associated with the time stamp.

20. (Canceled)

21. (Previously Presented) The method of claim 17, wherein the reference designator list is a progressive history of money transfer relationships.

22. (Original) The method of claim 17, wherein the specified criteria comprises a hierarchical comparison.

23. (Currently amended) A method for evaluating electronic value transfers, the method comprising:

receiving money transfer requests at a computer, wherein the money transfer requests include a user identification associated with each of the money transfer requests, and wherein the money transfer requests have been grouped based on similarities between the user identifications;

electronically storing records of the money transfer requests at the computer;
providing the records of the money transfer requests to a fraud processing computer; and

receiving an indication of a suspicious money transfer request at the computer, wherein the indication includes the user identification associated with the suspicious money transfer request;

wherein the suspicious money transfer request is selected from a group consisting of;

- (a) a transfer from a first sender to a second sender followed within a specified period by a transfer from the second sender to the first sender;
- (b) a group of transfers from a sender to a group of receivers, wherein the aggregate amount of the group of transfers exceeds a specified level;
- (c) one or more transfers from a sender to a receiver, wherein the aggregate amount of the one or more transfers exceeds a specified level;
- (d) a group of transfers from a group of senders to a receiver, wherein the aggregate amount of the group of transfers exceeds a specified level;
- (e) two transfers from a first sender to a second sender that are followed within a specified period by corresponding transfers from the second sender to a receiver;
- (f) two or more transfers from a sender to a receiver, wherein the two or more transfers are initiated from two or more distinct locations within a region; and

(g) two or more transfers from a sender to a receiver, wherein the two or more transfers are received at two or more distinct locations within a region.

24. (Previously Presented) A system for evaluating value transfers, the system comprising:

a fraud processing computer; and

a computer readable medium associated with the fraud processing computer, wherein the computer readable medium comprises computer instructions executable by the fraud processing computer to:

access a first money transfer record;

provide a first reference designator, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from a second money transfer record;

compare the first money transfer record to the first reference designator using a specified criteria, wherein the comparison indicates the first money transfer record is not related to the first reference designator; and

create a second reference designator, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from the first money transfer record; and

maintaining the first and second reference designators in a reference designator list apart from the first and second money transfer records, wherein a performance impact of the method upon a money transfer system under evaluation is reduced.

25. (Original) The system of claim 24, wherein the computer instructions are further executable by the fraud processing computer to:

access a third money transfer record;

compare the third money transfer record to the first reference designator using a specified criteria, wherein one or more fields of the first reference designator or the third money

transfer record indicate a relationship between the first reference designator and the third money transfer record; and

associate the third money transfer record with the first reference designator.

26. (Original) The system of claim 25, the system further comprising:
a database associated with the fraud processing computer, wherein the first and the second reference designators are maintained on the database.

27. (Previously Presented) A system for transferring value, the system comprising:

a money transfer system; and

a fraud processing server communicably coupled to the money transfer system, wherein money transfer records associated with the money transfer system are accessible by the fraud processing server in order to cluster related money transfer records separately from the money transfer records associated with the money transfer system, and in order to use the clustered records to identify any suspicious money transfer requests, wherein the suspicious money transfer requests are selected from a group consisting of:

(a) a transfer from a first sender to a second sender followed within a specified period by a transfer from the second sender to the first sender;

(b) a group of transfers from a sender to a group of receivers, wherein the aggregate amount of the group of transfers exceeds a specified level;

(c) one or more transfers from a sender to a receiver, wherein the aggregate amount of the one or more transfers exceeds a specified level;

(d) a group of transfers from a group of senders to a receiver, wherein the aggregate amount of the group of transfers exceeds a specified level;

(e) two transfers from a first sender to a second sender that are followed within a specified period by corresponding transfers from the second sender to a receiver;

(f) two or more transfers from a sender to a receiver, wherein the two or more transfers are initiated from two or more distinct locations within a region; and

Appl. No. 10/091,000

PATENT

Amdt. dated February 9, 2009

Amendment under 37 CFR 1.111 with RCE

Expedited Procedure Examining Group 3621

(g) two or more transfers from a sender to a receiver, wherein the two or more transfers are received at two or more distinct locations within a region.